FROM:	INVOI	CF
Erik Peoples		
Street Value Appraisals		BER
PO Box 7853	SVA 03-11-20	023-4
Ventura, CA 93006-7853	DATES	
		11/2023
Telephone Number: (805) 216-8611 Fax Number:	Due Date: 03/ REFERENC	15/2023 F
ТО:		nna CAM SVA DA
John Q Public	Lender Case #:	
13311 Minna St	Client File #:	
Camarillo	FHA/VA Case #:	
		nna CAM SVA DA
	Other File # on form:	
E-Mail: JohnQPublic@gmall.com Telephone Number: Fax Number:	Federal Tax ID:	
Alternate Number:	Employer ID:	
DESCRIPTION		
Lender: Client:		
Purchaser/Borrower: N/A Property Address: 13311 Minna St		
City: Camarillo		
	State: CA Zip:	
Legal Description:		
FEES		AMOUNT
FEES Appraiser Fee (Desktop Appraisal) Listing Appraisal		AMOUNT 200.00
	SUBTOTAL	
	SUBTOTAL	200.00
Appraiser Fee (Desktop Appraisal) Listing Appraisal	SUBTOTAL	200.00
Appraiser Fee (Desktop Appraisal) Listing Appraisal PAYMENTS Check #: Date: 03/10/2023 Description: Paid Online by CC Check #: Date: Description:	SUBTOTAL	200.00 200.00 AMOUNT
Appraiser Fee (Desktop Appraisal) Listing Appraisal PAYMENTS Check #: Date: 03/10/2023 Description: Paid Online by CC	SUBTOTAL	200.00 200.00 AMOUNT
Appraiser Fee (Desktop Appraisal) Listing Appraisal PAYMENTS Check #: Date: 03/10/2023 Description: Paid Online by CC Check #: Date: Description:	SUBTOTAL	200.00 200.00 AMOUNT
Appraiser Fee (Desktop Appraisal) Listing Appraisal PAYMENTS Check #: Date: 03/10/2023 Description: Paid Online by CC Check #: Date: Description:	SUBTOTAL	200.00 200.00 AMOUNT

APPRAISAL OF REAL PROPERTY



LOCATED AT

13311 Minna St Camarillo, CA 93010

FOR

John Q Public 13311 Minna St Camarillo, CA 93010

OPINION OF VALUE

\$845,000

AS OF

March 11, 2023

BY

Erik Peoples Street Value Appraisals P.O. Box 7853 Ventura, CA 93006 805-216-8611 info@streetvalueappraisals.com Street Value Appraisals P.O. Box 7853 Ventura, CA 93006 805-216-8611

03/15/2023

John Q Public 13311 Minna St Camarillo, CA 93010

Re: Property:	13311 Minna St
	Camarillo, CA 93010
Borrower:	N/A
File No.:	13311 Minna St

Opinion of Value: \$ 845,000 Effective Date: March 11, 2023

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of proposed market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a remote analysis of the site and improvements, a location analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,

5n ru

Erik Peoples Licensed Appraiser License or Certification #: 034230 State: CA Expires: 06/01/2024 info@streetvalueappraisals.com

Borrower	N/A		File No.	13311 Minna St
Property Address	13311 Minna St			
City	Camarillo	County Ventura	State CA	Zip Code 93010
Lender/Client	John Q Public			

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Street Value Appraisals (805) 216-8611

<u>R</u>	ESIDENTIAL APPRAISAL				13311 Minna St
	Property Address: 13311 Minna St		Camarillo	State: CA	Zip Code: 93010
Ы	County: Ventura L	Legal Description: Lot 2 Easy	Assessor's Parcel #:	0-1000-1000-25	
SUBJECT	Tax Year: 2022 R.E. Taxes: \$ 3,000 Spec	cial Assessments: \$ 0	Borrower (if applicable):	N/A	
SUB	Current Owner of Record: John Q & Joan Public		upant: 🗙 Owner 🗌	Tenant Vacant	Manufactured Housing
ľ		perative Other (describe)		HOA: \$ 0	per year per month
	Market Area Name: Camarillo The purpose of this appraisal is to develop an opinion of:	M Market Value (as defined), or	lap Reference: 493 F6		is Tract: 0052.05
	This report reflects the following value (if not Current, see comme		other type of value (de spection Date is the Effective D	,	ective Prospective
F	Approaches developed for this appraisal: Sales Compari		•	,	omments and Scope of Work)
ME	Property Rights Appraised: 🔀 Fee Simple 🗌 Leaseh	old 🗌 Leased Fee 🗌 O	ther (describe)	· · · ·	· · · · ·
ASSIGNMEI	Intended Use: Proposed Market Valuation				
SS	Intended User(s) (by name or type): John Q Public and	d anyone he releases the i	enort to		
	Client: John Q Public		Minna St Camarillo, CA	\$ 93010	
	Appraiser: Erik Peoples	Address: P.O. Bo	ox 7853 Ventura, CA 93	3006	
	Location: Urban Suburban Rur	ral Predominant der 25% Occupancy	One-Unit Housing PRICE AGE	Present Land Use	Change in Land Use
_	Built up: Over 75% Z5-75% Und Growth rate: Rapid Stable Slo		PRICE AGE \$(000) (yrs)		Not Likely Likely * In Process *
<u>Í</u>		clining Tenant 1	740 Low 20		* To:
SCRIPTION		er Supply 🛛 🗙 Vacant (0-5%)	1,030 High 65	Comm'l 4 %	
SCI		er 6 Mos. Vacant (>5%)	880 Pred 38	Other 2 %	
В	Market Area Boundaries, Description, and Market Conditions (inclu	uding support for the above charac	teristics and trends):	SEE COMME	ENT ADDENDUM
REA					
MARKET AREA DE					
Ш¥					
NAR					
2					
	Dimensions: SEE PLAT MAP			,500 sf	
	Zoning Classification: <u>R-1</u>	Zoning Compliance: 🛛 🔀		ingle Family Resider forming (grandfathered)	
	Are CC&Rs applicable? 🔀 Yes 🗌 No 🗍 Unknown	Have the documents been review		Ground Rent (if applicab	Illegal No zoning
	Highest & Best Use as improved: X Present use, or	Other use (explain)			·····
	Actual Use as of Effective Date: 03/11/2023		se as appraised in this report:	Single Family Re	esidence
N	Summary of Highest & Best Use: <u>Current Use As A S</u>	Single Family Residence			
SITE DESCRIPTION					
CR		f-site Improvements Type	Public Private		
DES		reet <u>Asphalt</u> Irb/Gutter Concrete		Size <u>16,50</u> Shape Recta	
μ		dewalk Concrete		Drainage Avera	angular
S	Sanitary Sewer 🗙 🗌 Str	reet Lights Public			dential
	Storm Sewer Alle				
	Other site elements: 🗙 Inside Lot 🗌 Corner Lot 🗍 FEMA Spec'l Flood Hazard Area 🗌 Yes 🗙 No FEMA Flow	Cul de Sac Underground Ut	ilities Other (describe)	F FFM/	A Map Date 01/20/2010
	Site Comments: SEE COMMENT ADDENDUM				1/20/2010
	General Description Exterior Description	n Foundat	tion Ba	sement 🗙 None	Heating
	# of Units <u>1</u> Acc.Unit Foundation	Concrete Slab	Concrete Ar	ea Sq. Ft. <u>Osf</u>	Type FAU
	# of Stories 2 Exterior Walls	i		Finished	Fuel Gas, Elec
	Type 🗙 Det. 🗌 Att. 📃 Roof Surface Design (Style) Craftsman Gutters & Dwnspts.	Comp/Good Baseme Alum/Avg Sump P		ilingalls	Cooling
	Existing Proposed Und.Cons. Window Type	Vinyl/Good Dampne		00r	Central AC
s	Actual Age (Yrs.) 39 Storm/Screens	None Settleme	_	Itside Entry	Other CF
LT I	Effective Age (Yrs.) 15	Infestati	^{on} None	I	
ĒM	Interior Description Appliances Floors Hdwd.Crpt/Good Refrigerator	Attic None Amenities Stairs Fireplace(s)	# O Woodst		Car Storage None Garage # of cars (4 Tot.)
0			# <u>2</u> woodst atio	U	Attach. 2_ Garage
MPF	Trim/Finish Wood/Good Disposal	🗙 Scuttle 🔀 Deck 🛛	one		Detach.
Ш Ш			one		BltIn
ļĖ.			one		Carport Driveway 2 Parking
ō	Doors <u>Six Panel/ Good</u> Microwave Washer/Dryer	Finished	one		Driveway 2 Parking Surface Concrete
DESCRIPTION OF THE IMPROVEMENT	Finished area above grade contains: 8 Rooms	4 Bedrooms	3 Bath(s)	2,240 Square Feet of	Gross Living Area Above Grade
SIP	Additional features: Tank Less Hot Water Heater				
sci	Describe the condition of the property (including physical, function	inal and external obcolocopools			
В		nai anu ekternai UDSUIESCENCE).	SEE COMMENT		
	Copyright® 2	2007 by a la mode, inc. This form may be	reproduced unmodified without writt	en permission, however, a la mo	de, inc. must be acknowledged and credited
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RESIDENTIAL APPRAISAL REPORT

File No.: 13311 Minna St

		did not reveal any p		lles or ti	ransfers	s of the sub	ject property for the	three	years p	rior to the ef	fective date of this a	ppraisal				
TRANSFER HISTORY	Data Source(s): Public 1st Prior Subject Sa	Records, VCMI		sis of s	ale/tran	sfer history	/ and/or any current	aoreer	nent of	sale/listing:						
STO	Date:		,	010 01 0				agroor		oulo, noting.						
Ī	Price:															
ШШ	Source(s):															
IS I	2nd Prior Subject Sa	ale/Transfer														
ZA	Date:															
Ë	Price:															
	Source(s):															
	SALES COMPARISON APP		(if dev	/elopec				n Appr			oped for this apprai	sal.				
	FEATURE	SUBJECT				IPARABLE	SALE # 1			MPARABLE	SALE # 2			PARABLES	SALE #	3
	Address 13311 Minna					oella St				ar Ave				m Ave		
	Camarillo, CA Proximity to Subject	4 93010			arillo,		auth a a at		narillo	, CA to the Ea			arillo,			-+
	Sale Price	\$		1.37	miles		outheast \$ 876,000		nies		\$ 915,000		illes t	o the So		892,000
	Sale Price/GLA		/sq.ft.	\$	405 P	56 /sq.ft.	φ 876,000	\$	402	.02 /sq.ft.	Φ 915,000		123 7	75 /sq.ft.	,	092,000
	Data Source(s)	Ψ	/04.10			Rec 811	40	VCI		Rec 800	07	Ŧ		Rec 798	89	
	Verification Source(s)					9-37431				09-37365				9-36556		
	VALUE ADJUSTMENTS	DESCRIPTION			DESCRI		+ (-) \$ Adjust.	-		IPTION	+(-) \$ Adjust.		ESCRIF			\$ Adjust.
	Sales or Financing			ArmL	th			Arm	Lth			ArmL	.th			
	Concessions															
	Date of Sale/Time				2/2023		(8/202		C	12/17			<u> </u>	0
	Rights Appraised	Fee Simple			Simple				Simp				Simple		<u> </u>	
	Location	Residential			dentia	l			identi				dentia	1	+	
	Site	16,500 sf			00 sf		+34,000					16,81			+	
	View Design (Style)	Residential			dentia sman				identi temai				dentia sman		+	
	Quality of Construction	Craftsman Average +			<u>sman</u> age +			Goo	<u>ˈtsmaı</u> d	1	-46,000		sman I		+	-44,500
	Age	39		38	aye i			40	u		-40,000	40	1			-44,300
	Condition	Average +			age +	-		Goo	d		-46,000		1			-44,500
	Above Grade		aths		Bdrms	Baths	-20,000	Total	Bdrms	Baths			Bdrms	Baths		
	Room Count		3	8	5	3.5	-15,000	9	4	3.5	-15,000	8	4	2.5		+15,000
	Gross Living Area	2,240	sq.ft.		2	,160 sq.f	t.			2,276 sq.fl	t.		2	,105 sq.fl		+16,200
	Basement & Finished	0sf		0sf				0sf				0 sf				
	Rooms Below Grade Functional Utility											•				
	Heating/Cooling	Average FAU/AC		Avera FAU/				FAU	rage			Avera FAU/				
	Energy Efficient Items	Ceiling Fans		Simil				Sim				Simil			+	
СH	Garage/Carport	2 Car Garage			r Gara	ade			ar Gar	aue		2 Ca		ade		
OA	Porch/Patio/Deck	Patio		Patio		<u>.90</u>		Pati		ugo		Patio		<u>.90</u>		
PR	Pool/Spa	None		None				Non				None				
SALES COMPARISON APPROAC	Guest House Quarters	None		Gues	st Qtr/	Office	-30,000	Non	е			None	•			
NO S								<u> </u>								
RIS	Duran a and Tatal Fatimate															
NPA	Proposed Total Estimate Net Adjustment (Total)]+	X -	\$ -31,000	t r	+	X -	\$ -107,000]+	X - (۶	-57,800
õ	Adjusted Sale Price				·		¢ -51,000				· -107,000					-37,000
ŝ	of Comparables						\$ 845,000			:	\$ 808,000				\$	834,200
ALE	Summary of Sales Comparis	son Approach	SE		MMEN					I	,					<i>.</i>
S																
	Indicated Value by Sales	s Comparison App	oroacl	n \$	845	,000										
			(Convright	© 2007 h	ov a la mode.	inc. This form may be	eproduc	ed unmo	dified without v	vritten permission, howe	ver, a la r	node, inc	must be acl	nowledge	ed and credited

RESIDENTIAL APPRAISAL REPORT

COST APPROACH TO VALUE (if developed) The Cost Approach was not developed for this appraisal. Provide adequate information for replication of the following cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value): Approach was made.

Desktop Appraisal therefore no Cost

File No.: 13311 Minna St

	ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SIT	E VALUE		=\$
ы	Source of cost data:	DWELLING		Sq.Ft. @ \$	=\$
V	Quality rating from cost service: Effective date of cost data:			Sq.Ft. @ \$	=\$
PPF	Comments on Cost Approach (gross living area calculations, depreciation, etc.):			Sq.Ft. @ \$ Sq.Ft. @ \$	=\$ \$
COST APPROACH		_		Sq.Ft. @ \$	=\$
lõs					=\$
ſ		Garage/Carport		Sq.Ft. @ \$	=\$
		_ Total Estimate o	Physical	Functional	=\$
	•	Depreciation	Thyolou	Tanotonar	=\$()
			t of Improvement		=\$
		- "As-is" Value of	Site Improvemer	ts	=\$
		_			=\$ =\$
	Estimated Remaining Economic Life (if required): Years		UE BY COST APP	ROACH	=\$
сH	INCOME APPROACH TO VALUE (if developed) The Income Approach was not dev	veloped for this app	oraisal.		
BAC	Estimated Monthly Market Rent \$ X Gross Rent Multiplier	=	= \$		Indicated Value by Income Approach
PR	Summary of Income Approach (including support for market rent and GRM):				
AP					
N					
INCOME APPROA					
-	PROJECT INFORMATION FOR PUDs (if applicable) The Subject is part of a Plar	ned Unit Develop	nent		
	Legal Name of Project:		ion.		
٦	Describe common elements and recreational facilities:				
PUD					
	-				
	Indicated Value by: Sales Comparison Approach $8_{845,000}$ Cost Approach (i	f developed) \$		Income Appro	oach (if developed) \$
	Final Reconciliation SEE COMMENT ADDENDUM FOR FULL COMMENTA	RY			
_					
Į5					
LIA:	This appraisal is made \bigotimes "as is", \Box subject to completion per plans and specific completed, \bigotimes subject to the following repairs or alterations on the basis of a Hypol				
NC	the following required inspection based on the Extraordinary Assumption that the condit				
RECONCILIATION	ADDENDUM				
2	This report is also subject to other Hypothetical Conditions and/or Extraordinary As	sumptions as sp	ecified in the a	ttached addenda	l.
	Based on the degree of inspection of the subject property, as indicated below	, defined Scop	e of Work, St	atement of As	sumptions and Limiting Conditions,
	and Appraiser's Certifications, my (our) Opinion of the Market Value (or other s of this report is: \$ 845,000 .as of: M	pecified value to arch 11, 2023			he real property that is the subject the effective date of this appraisal.
	If indicated above, this Opinion of Value is subject to Hypothetical Conditions an			s included in	this report. See attached addenda.
TS	A true and complete copy of this report contains 23 pages, including exhibits whether the second sec		ed an integral p	part of the repo	ort. This appraisal report may not be
IEN	properly understood without reference to the information contained in the complete rep Attached Exhibits:	oort.			
E	Scope of Work Limiting Cond./Certifications X Narrative Ad	dendum	🗙 Photograp	h Addenda	Sketch Addendum
ATTACHMEI	Map Addenda Additional Sales		Flood Add		Manuf. House Addendum
A	Hypothetical Conditions 🛛 Extraordinary Assumptions				
		Name: <u>Joh</u> 13311 Minna S	n Q Public	CA 02010	
		SUPERVISOR	1		d) (t
		or CO-APPRA			-)
RES	Same .				
T		Supervisory or Co-Appraiser Nam	e:		
SIGNATURES		Company:	-		
S		Phone:		Fa	Х:
		E-Mail: Date of Report (Sig	inature).		
		License or Certifica	· ·		State:
	Designation: Licensed Appraiser	Designation:			
	00/01/2021	Expiration Date of			
		Inspection of Subjection: Date of Inspection:		nterior & Exterior	Exterior Only None
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С	COMPARABLE LISTINGS File No.: 13311 Minna St								
	FEATURE SUBJECT COMPARABLE LISTING # 1				COMPARABLE LISTING # 2 COMPARABLE LISTING # 3				
	Address 13311 Minna	St	5462 Will Ave		7349 Salem Ave		470 George St		
	Camarillo, CA	<u> 93010</u>	Camarillo, CA		Camarillo, CA		Camarillo, CA		
	Proximity to Subject		.27 miles to the East	t	.13 miles to the Eas	st	.80 miles to the Sout	heast	
	List Price	\$	\$	820,000	\$	845,000	\$	875,000	
	List Price/GLA	\$ /sq.ft.	\$ 412.47 /sq.ft.		\$ 433.33 /sq.ft.		\$ 405.84 /sq.ft.		
	Last Price Revision Date		None		None		None		
	Data Source(s)		VC Public Rec 7883		VC Public Rec 7810		Ventura MLS 78540		
	Verification Source(s)	DESCRIPTION	VC MLS#09-365433		VC MLS#09-36349		VC MLS#09-361968		
	VALUE ADJUSTMENTS Sales or Financing	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	
	Concessions		Listing		Listing		Listing		
	Days on Market		43		18		11		
	Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple		
	Location	Residential	Residential		Residential		Residential		
	Site	16,500 sf	11,340 sf	+43,860	14,500 sf	+17,000	15,218 sf	+10,897	
	View	Residential	Residential	,	Residential	,	Residential	, ,	
	Design (Style)	Craftsman	Traditional		Craftsman		Craftsman		
	Quality of Construction	Average +	Average +		Average +		Average +		
	Age	39	46		39		38		
	Condition	Average +	Average +		Good	-42,500	Average +		
	Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		
	Room Count	8 4 3	7 4 3		8 4 3		8 4 3		
	Gross Living Area	2,240 sq.ft.	1,988 sq.ft.	+30,240	1,950 sq.ft.	+34,800	2,156 sq.ft.		
	Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf		
	Functional Utility	Average	Average		Average		Averago		
	Heating/Cooling	Average FAU/AC	Average FAU/AC		Average FAU/AC		Average FAU/AC		
	Energy Efficient Items	Ceiling Fans	Similar		Similar		Similar		
	Garage/Carport	2 Car Garage	2 Car Garage		2 Car Garage		2 Car Garage		
	Porch/Patio/Deck	Patio	Patio		Patio		Patio		
	Pool/Spa	None	Pool / Spa	-40,000			None		
	· ·		•						
STINGS									
N N	Net Adjustment (Total)		X + □ - \$	34,100	X + □ - \$	9,300	X + □ - \$	10,897	
	Adjusted List Price		Net 4.2 %	054.400	Net 1.1 %	054.000	Net 1.2 %	005 007	
щ	of Comparables Comments		Gross 13.9 %\$	854,100	Gross 11.2 %\$	854,300	Gross 1.2 %\$	885,897	
ABI									
AR.									
Ē									
COMPARABLE L									
-									
_			anuriaht@ 0007 hu a la mada in	a This form may be re	produced upmodified without w	rittan norminaian hawa	ver a la mode inc. must be ackno	wedged and aradited	



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Subject Photograph Addendum

Borrower	N/A				
Property Address	13311 Minna St				
City	Camarillo	County Ventura	State C	A Zip Code	93010
Lender/Client	John Q Public				



Subject Front

Street Scene



Rear Yard

Living Room



Family Room

Dining Room

Subject Photograph Addendum

Borrower	N/A					
Property Address	13311 Minna St					
City	Camarillo	County Ventura State	CA	Zip Code	93010	
Lender/Client	John Q Public					



Kitchen

Home Office



Master Bedroom

Master Bath



Proposed Kitchen Upgrade

Proposed Master Bath Upgrade

Comparable Photo Page

Borrower	N/A
Property Address	13311 Minna St
City	Camarillo
Lender/Client	John Q Public

County Ventura

State CA Zip Code 93010



Sold Comparable 1

32054 Isabella St	t
Prox. to Subject	1.37 miles to the Southeast
Sale Price	876,000
Gross Living Area	2,160
Total Rooms	8
Total Bedrooms	5
Total Bathrooms	3.5
Location	Residential
View	Residential
Site	12,500 sf
Quality	Average +
Age	38



Sold Comparable 2

7880 Lemar Ave
Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Aae

.58 miles to the East 915,000 2,276 9 4 3.5 Residential Residential 16,000 sf Good 40



Sold Comparable 3

4838 Salem Ave Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bedrooms Location View Site Quality Age

.53 miles to the Southeast 892,000 2,105 8 4 2.5 Residential Residential 16,810 sf Good 40

Listing Photo Page

Borrower	N/A				
Property Address	13311 Minna St				
City	Camarillo	County Ventura	State CA	Zip Code 93010	
Lender/Client	John Q Public				



Listing 1

5462 Will Ave	
Proximity to Subject	.27 miles to the East
List Price	820,000
Days on Market	43
Gross Living Area	1,988
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	3
Age/Year Built	46



Listing 2

7349 Salem Ave	
Proximity to Subject	.13 miles to the East
List Price	845,000
Days on Market	18
Gross Living Area	1,950
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	3
Age/Year Built	39



Listing 3 470 George St Proximity to Subject .80 miles to the Southeast List Price 875,000 Days on Market 11

Gross Living Area 2,156 Total Rooms Total Bedrooms Total Bathrooms Age/Year Built

8 4

3

38

Sale Comp 1 Photograph Addendum

Borrower	N/A						
Property Address	13311 Minna St						
City	Camarillo	County Ventura	State	CA	Zip Code	93010	
Lender/Client	John Q Public						



Sale Comp 1 - Front

Sale Comp 1 - Living Room



Sale Comp 1 - Family Room

Sale Comp 1 - Kitchen



Sale Comp 1 - Master Bedroom

Sale Comp 1 - Master Bath

Sale Comp 2 Photograph Addendum

Borrower	N/A						
Property Address	13311 Minna St						
City	Camarillo	County Ventura	State	CA	Zip Code	93010	
Lender/Client	John Q Public						



Sale Comp 2 - Front

Sale Comp 2 - Living Room



Sale Comp 2 - Family Room

Sale Comp 2 - Kitchen



Sale Comp 2 - Master Bedroom

Sale Comp 2 - Master Bath

Sale Comp 3 Photograph Addendum

Borrower	N/A				
Property Address	13311 Minna St				
City	Camarillo	County Ventura	State (CA Zip Code	93010
Lender/Client	John Q Public				



Sale Comp 3 - Front

Sale Comp 3 - Living Room



Sale Comp 3 - Family Room

Sale Comp 3 - Kitchen



Sale Comp 3 - Master Bedroom

Sale Comp 3 - Master Bath

Listing Comp 1 Photograph Addendum

Borrower	N/A				
Property Address	13311 Minna St				
City	Camarillo	County Ventura	State	CA	Zip Code 93010
Lender/Client	John Q Public				



Listing Comp 1 - Front

Listing Comp 1 - Living Room



Listing Comp 1 - Family Room

Listing Comp 1 - Kitchen



Listing Comp 1 - Master Bedroom

Listing Comp 1 - Master Bath

Listing Comp 1 Photograph Addendum

Borrower	N/A
Property Address	13311 Minna St
City	Camarillo
Lender/Client	John Q Public

County Ventura



Listing Comp 1 - In-Ground Pool

Listing Comp 2 Photograph Addendum

Borrower	N/A						
Property Address	13311 Minna St						
City	Camarillo	County Ventura	State	CA	Zip Code	93010	
Lender/Client	John Q Public						



Listing Comp 2 - Front

Listing Comp 2 - Living Room



Listing Comp 2 - Family Room

Listing Comp 2 - Kitchen



Listing Comp 2 - Master Bedroom

Listing Comp 2 - Master Bath

Listing Comp 3 Photograph Addendum

Borrower	N/A				
Property Address	13311 Minna St				
City	Camarillo	County Ventura	State C	CA Zip Code	93010
Lender/Client	John Q Public				



Listing Comp 3 - Front

Listing Comp 3 - Living Room



Listing Comp 3 - Family Room

Listing Comp 3 - Kitchen



Listing Comp 3 - Master Bedroom

Listing Comp 3 - Master Bath

Property Address	13311 Minna St			
City	Camarillo	County Ventura	State CA	Zip Code 93010
Lender/Client	John Q Public			

NEIGHBORHOOD AREA COMMENTS

N/A

Borrower

The subject is located in the Camarillo area of Ventura, California. The City of Camarillo is in Ventura County roughly 40 miles north of Los Angeles, CA. Appeal to market is good. The subject is located in residential area with residential zoning. Residential homes in the subject's neighborhood primarily have Ranch and Craftsman style residences. The marketing area homes are typically of good quality homes that were built between the 1980's and 1990's. The subject area has residential and hillside views.

Employment stability is average. Access to freeways is good with the 101 Freeway within 5 miles to the West of the subject. Recreational opportunities are good with the Pacific Ocean, beaches, restaurants, shopping and various services all located within 20 miles to the subject. The subject has several public parks located within close proximity of the subject. Police and Fire services are adequate. Protection from detrimental conditions is average. No adverse traffic is noticed with only typical residential traffic. Topography of the subject parcel is level.

The other present land use column in the Neighborhood section of page 1 lists the subject's marketing area as having 2% other which area is due local parks.

EXTRA ORDINARY ASSUMPTION

Appraiser does not have access to the land records or deeds so is not able to check for recorded easements and has reported only apparent easements, encroachments and other apparent adverse conditions. Appraisal Value is based on the extra ordinary assumption that there are no recorded easements, encroachments, or adverse conditions. Preliminary Title Report was not available for inspection. Any discrepancies, conditions, problems UNDISCLOSED to the appraiser are to be considered conditions of this report, and the appraiser reserves the right to modify the value opinion upon discovery or disclosure.

COMMENTS REGARDING THE SUBJECT'S CONDITION

The appraiser has NOT visited or inspected the subject property. The appraiser makes his opinion of value based solely on public records, MLS records, client provided information his general knowledge of the marketing area. The appraiser has made an extraordinary assumption that subject IS IN AVERAGE PLUS CONDITION and of AVERAGE PLUS QUALITY compared to other similar homes from the subject's marketing area based on client provided information. The accuracy of this report is in large part dependent on the client provided details.

COMMENTS REGARDING THE SUBJECT'S PROPOSED REPAIRS/IMPROVEMENTS

The proposed improvements are based on the client provided details and or photos. The appraisal is based on specific improvements to be made or general hypothetical upgrades. The value of improvements to the subject property are not based on the cost of the specific repairs or upgrades but on 1) The percentage of the home that has been repaired or upgraded 2) The quality of the subject after repairs and upgrades have been made based on their comparison to market comparables.

The appraiser has made an extraordinary assumption that subject WILL BE ADVANCED TO GOOD CONDITION and of GOOD QUALITY compared to other similar homes from the subject's marketing area based on client provided information. The accuracy of this report is in large part dependent on the client provided details.

SALES COMPARISON / INDICATED VALUE / RECONCILIATION

The best comparables available were selected after a thorough market search using local public records and MLS data sources. All comparables represent similar quality homes in the subject marketing area.

COMMENTS REGARDING 1004MC REPORT - TOTAL # COMPARABLES SOLD SEARCH PARAMETER

The search parameters utilized all market activity of homes in a 2 mile radius of the subject as reported by Ventura MLS with gross living area filters of 1,800 SF to 2,400 SF with no construction age limitations.

SALES COMPARISON COMMENTS

Sales grid adjustment made at: Lot size adjustments were given at \$8.5 per square foot for lot size differences greater than 1,000 SF. Sq. Foot adjustments given at \$120 per sq. feet. Bedrooms adjusted at \$20,000 per bedroom, \$25,000 per full bathroom and \$15,000 per half bath. Garages were adjusted at \$12,500 per 1 Car garage. Fireplace amenities were adjusted at \$10,000 per built-in fireplace amenity. Pool amenities were given at \$30,000 per pool and \$10,000 per spa amenity. Quality and Condition adjustments were made at 5% of sales price of the comparable.

SALES COMPARISON COMMENTS

Sales grid adjustments were made based on the following: The appraiser has determined a value based solely comparing the comps used on location, living area size, bedroom count, bathroom count, view, additional feature amenities, overall quality and conditions.

Sale Comp 1 - 32054 Isabella St -

This comp is the most recent closed sales from the subject's marketing area. No time adjustment was given to this comp due to this comp's recent sale date and due to stable marketing area values over the previous 12 month period. While this property is located over one mile from the subject it has very similar market appeal as the subject. According to MLS records and photos Comp 1 has Average Plus quality and condition.

Sale Comp 2 - 7880 Lemar Ave -

This comp is a recent closed sale from the subject's marketing area. No time adjustment was given to this comp due to this comp's recent sale date and due to stable marketing area values over the previous 12 month period. Comp 2 is located within a mile of the subject. According to MLS records and photos Comp 2 has Good quality and

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Lender/Client	John Q Public						

condition.

Sale Comp 3 - 4838 Salem Ave -

This comp is an older closed sale from the subject's marketing area. No time adjustment was given to this comp due to stable marketing area values over the previous 12 month period. Comp 3 is located within a mile of the subject. According to MLS records and photos Comp 3 has Good quality and condition.

Listing Comp 1 - 5462 Will Ave -

This comp is an older closed sale from the subject's marketing area. No time adjustment was given to this comp due to stable marketing area values over the previous 12 month period. Comp 4 is located within a half mile of the subject. According to MLS records and photos Comp 4 has Average Plus quality and condition.

Listing Comp 5 - 7349 Salem Ave -

This comp is an older closed sale from the subject's marketing area. No time adjustment was given to this comp due to stable marketing area values over the previous 12 month period. Comp 4 is located within a half mile of the subject. According to MLS records and photos Comp 4 has Average Plus quality and Good condition.

Listing Comp 6 - 470 George St -

This comp is an active listing from the subject's marketing area. A slight 2% downward price adjustment was given to this comp for possible price negotiations during a sale. Comp 6 is located within a mile of the subject. According to MLS records and photos Comp 6 has Average Plus quality and condition.

COMMENTS REGARDING THE WEIGHTING OF COMPARABLES

The final value given is the midrange of comparables and weighted towards Sale Comp 2, Listing Comp 1 and 2. Sale Comp 2 is given consideration as a recent comp with close proximity. Listing Comps 1 and 2 are from the subject's community with a similar market appeal.

COMMENTS REGARDING AS IS VALUE AND SUGGESTED LIST PRICE

The appraiser's opinion of a reasonable exposure time for <u>the subject "As Is" value is given at \$845,000.</u> Listings in the subject's marketing area are <u>typically selling at about 2% below Listing Prices</u>. Based on current Listing Price trends at 2% below List Price the <u>suggested List Price is \$865,000 to \$875,000</u>. and is estimated to be 90 to 180 days on market based on comps in the subject's marketing neighborhood with similar market appeal as the subject.

COMMENTS REGARDING 3 YEAR SERVICE - ETHICS RULE OF USPAP

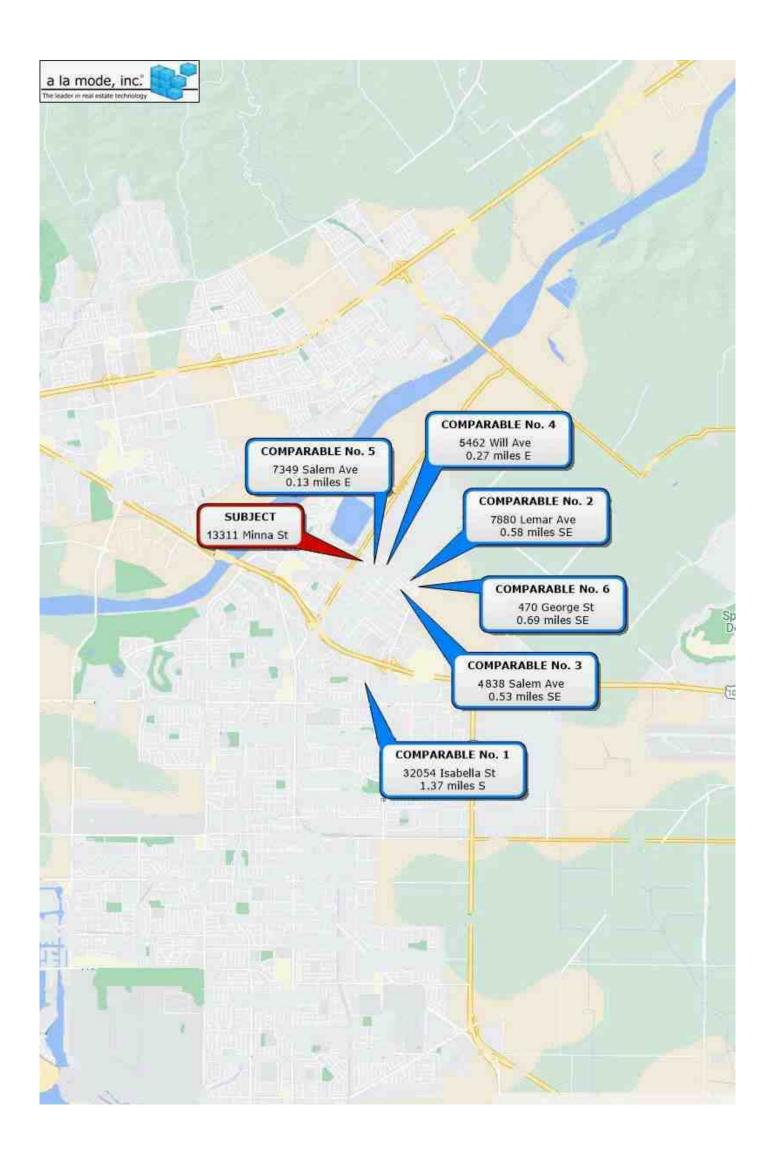
In compliance with the Ethics Rule of USPAP, I hereby certify that I have not performed any services regarding the subject property within the 3 year time period immediately preceding acceptance of this assignment, as an appraiser or in any other capacity."

COMMENTS REGARDING ELECTRONIC SIGNATURE

Note: This report utilizes an electronic signature that meets the criteria of and is approved for use by USPAP, FHA/VA, Fannie Mae and Freddie Mac with the same rights and responsibilities of an original signature.

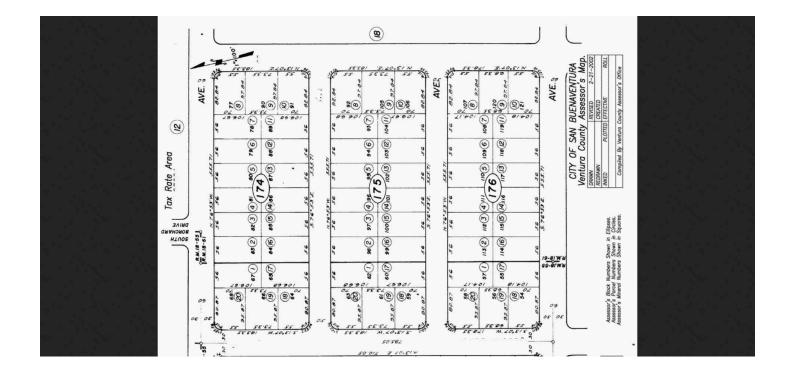
Location Map

Borrower	N/A						
Property Address	13311 Minna St						
City	Camarillo	County Ventura	State	CA	Zip Code	93010	
Lender/Client	John Q Public						



Plat Map

Borrower	N/A				
Property Address	13311 Minna St				
City	Camarillo	County Ventura	State CA	Zip Code 93010	
Lender/Client	John Q Public				



Sales History

Property Location	1	County Last Updated: 02/03	72023	
Address:			City:	Zip:
APN#:	Use Code:	Single Family Residence		County:
Google Directions Google Satellite	Tract:		Census Tract:	Zone:
Map Page/Grid:	Legal Desc:			
fotal Assessed Value:		Tax Amount:		
Percent Improvement:		Tax Year / Assessor	Year:	
Current Owner Information				
Current Owner:			Owner Address:	
City, State, Zip:			Owner Occupied:	
ast Transaction:			Deed Type:	
Amount:			Document	
Last Sale Information			View Fore	closure Data View Deeds Print Profile w
ransferred From:		Seller Address:		
tecording / Sale Date:		Prior Recording /	Sale Date:	
lost Recent Sale Price:		Prior Sale Price:		
Ocument Number:		Prior Document N		
Jocument Type:		Prior Document 1	уре:	
Lender Information				
ender:			Full/Partial:	
oan Amount / 2nd Trust Deed:			Loan Type:	
Physical Information				
uilding Area:	# of Bedrooms:		Lot Size: sqft / acreage	
Additional:	# of Bathrooms:		Year Built / Effective:	
iarage:	# of Stories:		Heating:	
First Floor:	Total Rooms:		Cooling:	
econd Floor:	# of Units:		Roof Type:	
hird Floor:	Garage/Carport:		Construction/Quality:	
Basement Finished:	Fireplaces:		Building Shape:	
lasement Unfinished:	Pool/Spa:		View:	
Flood Data and Map				Print PDF Flood Report View Floo

Aerial View

